

## ABSTRACT

5 An insurance product and business method incorporating the product is disclosed. The product is designed to be coupled to a court ordered or administered payment or repayment plan, where the product includes at least a life insurance component, an unemployment component, and a disability component where the benefits of each component, once activated, are paid to a person or agency administering the plan. Once the plan is complete, the insurance product would terminate. Premiums, which are bundled into the plan payments, can either be fixed, variable, or scaled. The insurance product and business method is ideally suited for use in Chapter 13 Reorganization Plans administered by a court and overseen by a bankruptcy trustee.